

In re:
Shamsudeen M. Said
Minhaj T. Said
Debtor(s)

Case No. 18-11086-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 16, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Shamsudeen M. Said, Minhaj T. Said, 8 Cambridge Drive, Glen Mills, PA 19342-1545

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@ecf.courtdrive.com ecfmail@mwc-law.com
LAUREN MOYER	

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on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA ecfmail@ecf.courtdrive.com

MICHAEL A. CATALDO2

on behalf of Debtor Shamsudeen M. Said ecf@ccpclaw.com igotnotices@ccpclaw.com

MICHAEL A. CATALDO2

on behalf of Joint Debtor Minhaj T. Said ecf@ccpclaw.com igotnotices@ccpclaw.com

MICHAEL A. CIBIK2

on behalf of Debtor Shamsudeen M. Said ecf@ccpclaw.com igotnotices@ccpclaw.com

MICHAEL A. CIBIK2

on behalf of Joint Debtor Minhaj T. Said ecf@ccpclaw.com igotnotices@ccpclaw.com

RAYMOND M. KEMPINSKI

on behalf of Creditor Federal National Mortgage Association (Fannie Mae) raykemp1006@gmail.com raykemp1006@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 14

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Shamsudeen M. Said and Minhaj T. Said, :
Debtors. : Bankruptcy No. 18-11086-MDC

ORDER

AND NOW, this 13th day of November 2020, it is hereby **ORDERED** that if Shamsudeen M. Said and Minhaj T. Said (the “Debtors”) and Citizens Bank NA a/k/a RBS Citizens NA (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

Michael A. Cibik, Esquire
Michael A. Cataldo, Esquire
Cibik & Cataldo, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Ann E. Swartz, Esquire
Margaret Gairo, Esquire
Lauren M. Moyer, Esquire
James French, Esquire
John M. Kolesnik, Esquire
McCabe, Weisberg & Conway, P.C.
123 S. Broad Street, Suite 1400
Philadelphia, PA 19109

William C. Miller, Esquire
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Custom House
200 Chestnut Street, Suite 502
Philadelphia, PA 19106-29127